

Fill in this information to identify the case:

Debtor 1	ZACHARY J.L. SEVERNS, SR.
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	<u>Western District of Pennsylvania</u>
Case Number:	<u>19-70533JAD</u>

**Form 4100N****Notice of Final Cure Payment****10/15**

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**Part 1: Mortgage Information**

Name of creditor:	QUICKEN LOANS LLC FKA QUICKEN LOANS	Court claim no. (if known):	4-2
Last 4 digits of any number you use to identify the debtor's account	9 4 2 6		
Property Address:	218 ORCHARD WY JOHNSTOWN PA 15905		

**Part 2: Cure Amount**

Total cure disbursments made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ 5,472.77
b. Prepetition arrearage paid by the trustee:	(b) \$ 5,472.77
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ 0.00
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ 0.00
e. Allowed postpetition arrearage:	(e) \$ 0.00
f. Postpetition arrearage paid by the trustee :	+ (f) \$ 0.00
g. Total. Add lines b, d, and f.	(g) \$ 5,472.77

**Part 3: Postpetition Mortgage Payment**

Check one

Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ 488.86

The next postpetition payment is due on

11 / 1 / 2024  
MM / DD / YYYY Mortgage is paid directly by the debtor(s).

Debtor 1 ZACHARY J.L. SEVERNS, SR.  
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**Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

J/s/ Ronda J. Winnecour  
Signature

Date 10/02/2024

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmeccf@chapter13trusteewdpacom

Debtor 1

ZACHARY J.L. SEVERNS, SR.

Name

Case number (if known) 19-70533JAD

### Disbursement History

Date	Check #	Name	Posting Type	Amount
<b>POST PETITION FEE NOTICE (Part *** ERROR ***</b>				
04/25/2024	1298893	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	182.14
05/29/2024	1301597	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	338.71
06/25/2024	1304123	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	338.71
07/25/2024	1306734	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	540.44
				<u>1,400.00</u>

### MORTGAGE ARR. (Part 2 (b))

03/25/2022	1229194	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	392.31
04/26/2022	1232233	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	156.24
05/25/2022	1235275	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	156.24
06/27/2022	1238299	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	156.24
07/26/2022	1241237	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	156.24
08/24/2022	1244119	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	595.88
09/27/2022	1247003	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	156.24
10/25/2022	1249802	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	138.12
11/23/2022	1252594	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	138.12
12/22/2022	1255335	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	586.90
06/26/2023	1272015	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	395.28
08/25/2023	1277549	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	262.58
09/26/2023	1280273	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	131.39
10/25/2023	1282981	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	131.39
11/27/2023	1285656	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	513.68
12/21/2023	1288230	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	243.42
01/26/2024	1290932	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	243.42
02/26/2024	1293574	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	423.80
03/26/2024	1296229	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	338.71
04/25/2024	1298893	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	156.57
				<u>5,472.77</u>

### MORTGAGE REGULAR PAYMENT (Part 3)

01/28/2020	1147372	QUICKEN LOANS INC	AMOUNTS DISBURSED TO CREDITOR	1,156.76
02/25/2020	1150896	QUICKEN LOANS INC	AMOUNTS DISBURSED TO CREDITOR	257.83
03/23/2020	1154383	QUICKEN LOANS INC	AMOUNTS DISBURSED TO CREDITOR	437.13
04/27/2020	1157829	QUICKEN LOANS INC	AMOUNTS DISBURSED TO CREDITOR	566.64
05/26/2020	1161162	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	375.67
06/26/2020	1164320	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	370.24
07/29/2020	1167411	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	365.85
08/25/2020	1170491	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	362.86
09/28/2020	1173594	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	540.91
10/26/2020	1176680	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	182.11
11/24/2020	1179744	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	388.14
12/21/2020	1182683	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	409.31
01/25/2021	1185680	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	641.94
02/22/2021	1188799	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	446.24
03/26/2021	1192111	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	701.87
04/26/2021	1195348	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	482.46
05/25/2021	1198462	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	494.19
06/25/2021	1201642	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	503.53
07/26/2021	1204844	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	525.89
08/26/2021	1207996	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	820.45
09/24/2021	1211101	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	553.04
10/25/2021	1214175	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	549.96
11/22/2021	1217208	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	565.90
12/23/2021	1220290	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	482.04
01/26/2022	1223350	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	452.64
02/23/2022	1226216	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	275.62
03/25/2022	1229194	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	837.88
04/26/2022	1232233	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
05/25/2022	1235275	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
06/27/2022	1238299	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
07/26/2022	1241237	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
08/24/2022	1244119	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
09/27/2022	1247003	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78

Debtor 1

ZACHARY J.L. SEVERNS, SR.

Name

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**Disbursement History**

Date	Check #	Name	Posting Type	Amount
<b>MORTGAGE REGULAR PAYMENT (Part 3) Continued...</b>				
10/25/2022	1249802	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
11/23/2022	1252594	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	448.78
01/26/2023	1258066	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	657.93
02/23/2023	1260660	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	569.80
03/28/2023	1263444	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	539.65
04/25/2023	1266258	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	266.60
05/25/2023	1269127	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	532.99
06/26/2023	1272015	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	548.65
07/25/2023	1274757	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	263.44
08/25/2023	1277549	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	627.66
09/26/2023	1280273	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	445.55
10/25/2023	1282981	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	445.55
11/27/2023	1285656	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
12/21/2023	1288230	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
01/26/2024	1290932	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
02/26/2024	1293574	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
03/26/2024	1296229	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
04/25/2024	1298893	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
05/29/2024	1301597	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
06/25/2024	1304123	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
07/25/2024	1306734	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	488.86
08/26/2024	1309288	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	844.39
09/25/2024	1311885	QUICKEN LOANS LLC FKA QUICKEN LOAN	AMOUNTS DISBURSED TO CREDITOR	133.33
				27,612.62

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

ZACHARY J.L. SEVERNS, SR.  
218 OLD ORCHARD WAY  
JOHNSTOWN, PA 15905

KENNETH P SEITZ ESQ  
LAW OFFICES OF KENNY P SEITZ  
PO BOX 211  
LIGONIER, PA 15658

QUICKEN LOANS LLC FKA QUICKEN LOANS INC  
635 WOODWARD AVE  
DETROIT, MI 48226

KML LAW GROUP PC\*  
701 MARKET ST STE 5000  
PHILADELPHIA, PA 19106

10/2/24

/s/ Roberta Saunier

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Administrative Assistant  
Office of the Chapter 13 Trustee